4.   (amended)   A system for determining eligibility of a participant ~~in an insurance plan~~ with respect to particular dental procedures performable by a dental care provider comprising:

- a first computer having at least one data storage means, at least one input means, and at least one output means;

- data pertaining to at least one participant stored in at least one database on the data storage means of said first computer wherein at least a portion of said data is not locally stored on a second computer;

- means for determining eligibility of the participant in real time comprising:

- means associated with the second computer for inputting a participant identifier;

- means associated with the second computer for <u>simultaneously</u> inputting a particular procedure<u>, with the participant identifier</u> necessitated by the participant <u>as a single step</u>;

- means associated with the first computer for searching the participant data stored in the at least one data storage means for the participant identifier; and

- means associated with the first computer for providing the participant stored data pertaining to the participant identifier <u>to the second computer, and</u>, to, in turn, provide ~~data as to~~ <u>an indication of correctness or non-correctness of</u> the eligibility of the participant for only said inputted particular procedure<u>, wherein said provided participant stored data to the second computer comprises current dental benefit coverage and participant identification data</u>;

- second input means being associated with said second computer for inputting an inquiry requesting information from said first computer pertaining to said particular dental procedure in order to access said participant data in real time and determine eligibility for said particular procedure in real time prior to providing said procedure without the need to send participant's data to said second computer from said data storage means in advance of said determination; and

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- means associated with the first computer for recording utilization of benefits by the dental provider in real time.

6. (original) The system of claim 4 wherein the means for inputting a particular procedure necessitated by a participant comprises means for inputting at least a procedure code, a tooth identification, and a positional identification as applicable to said procedure.

13. (amended) A method of providing information to dental care providers regarding a participant of an insurance plan of at least one carrier comprising ~~the steps of~~:

- determining eligibility of the participant comprising ~~the steps of~~:

- inputting identifier data <u>and a particular procedure</u> pertaining to the participant on a first computer in the form of <u>a single step</u> ~~an~~ inquiry in real time to at least one database containing participant data regarding a plurality of insurance carriers, wherein at least a portion of said participant data is stored remotely from said first computer;

- searching for the identifier data in said participant data of said at least one database;

- providing output in the form of participant data provided as a response to said inquiry in real time pertaining to the eligibility of the participant without the need to send the participant's data from the database in advance of said determination<u>, wherein said output comprises an indication of correctness or non-correctness for only said input particular procedure and participant identification data, the output transmitted to the second computer</u>;

- ~~inputting a procedure code~~ <u>said inputting step performed</u> in real time to determine whether a procedure associated with the procedure code is covered by the participant's plan prior to performing the procedure; and

- recording the utilization of benefits and claims in real time by way of a procedure by the dental care provider comprising the steps of:

    - inputting an identifier data pertaining to the participant; and,

    - inputting a performed procedure data.

14.   (original) The method of claim 13 further comprising the step of: accessing the inputted performed procedure data in real time.

15.   (original)   The method of claim 13 further comprising the step of: updating at least a portion of the data pertaining to the eligibility of the at least one participant, wherein, the step of providing output of such data occurs in real time.

16.   (original)   The method of claim 13 wherein the step of inputting an identifier comprises the step of:

    - inputting at least one of a social security number, a last name, a first name, and a date of birth.

17.   (original)   The method of claim 13 wherein the step of inputting data pertaining to a procedure comprises the step of: inputting at least one procedure code pertaining to a desired procedure.

18.   (original)   The method of claim 13 wherein the step of inputting data pertaining to a procedure comprises the steps of:

    - inputting at least one procedure code pertaining to a desired dental procedure;

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- inputting an identification of the tooth undergoing the desired dental procedure;

- inputting the identification of the location of the tooth undergoing the desired dental

procedure.

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19. (new) A system for determining eligibility of a participant with respect to

particular dental procedures performable by a dental care provider comprising:

a first computer having a data storage device, an input and an output;

participant data stored in a database on the data storage device of said first computer

wherein at least a portion of said data is not locally stored on a second computer and wherein the

participant data includes participant identification data having a plurality of different participant

identifiers;

means-for-determining eligibility of the participant in real time comprising:

an-input-device coupled to the second computer for inputting and storing only a subset of

the plurality of different participant identifiers of the participant identification data, the subset of

the plurality of different participant identifiers obtained from a participant, and a particular

procedure necessitated by the participant, the subset of the different participant identifiers and

particular procedure sent out to the first computer;

means associated with the first computer for searching the participant data stored in the

data storage device for the limited subset of the different participant identifiers; and

means associated with the first computer for providing the participant stored data

pertaining to the participant identification data, to, in turn, provide an indication of the

correctness or non-correctness of the eligibility of the participant for only said inputted particular

procedure;

second input means being associated with said second computer for inputting an inquiry requesting information from said first computer pertaining to said particular dental procedure in order to access said participant data in real time and determine eligibility for said particular procedure in real time prior to provide said procedure without the need to send participant's data to said second computer from said data storage means in advance of said determination; and

means associated with the first computer for recording utilization of benefits by the dental provider in real time.